



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** BANNER CORPORATION

**City/State** WALLA WALLA, WA

## Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 16,119,792

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BANNER CORPORATION**  
**10 SOUTH FIRST AVENUE**  
  
**WALLA WALLA, WA 99362**

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,326,240	12,592,408	13,901,681	11,972,831	10,588,332
Net income (\$000)	46,855	16,882	115,928	146,278	136,515
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.13	2.67	78	3.82	2.94	89	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91
+ Non-interest income	0.63	1.13	28	0.60	1.12	23	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29
- Overhead expense	2.45	2.28	65	3.02	2.68	74	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78
- Provision for credit losses	-0.24	-0.12	31	0.69	0.88	41	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34
+ Securities gains (losses)	0.01	0.01	76	0	0.03	53	0.01	0.02	51	0	0.01	49	-0.01	0	21
+ Other tax equivalent adjustments	0	0	48	0	0	8	0	0	48	0	0	6	0	0	9
= Pretax net operating income (tax equivalent)	1.56	1.78	39	0.71	0.64	45	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50
Net operating income	1.22	1.36	41	0.54	0.48	46	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53
Net income	1.22	1.35	41	0.54	0.48	46	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.57	3.18	71	4.61	4.09	82	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83
Interest expense	0.19	0.29	34	0.43	0.85	13	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8
Net interest income (tax equivalent)	3.38	2.88	79	4.18	3.24	87	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.13	0.16	52	-0.02	0.27	4	0.05	0.27	17	0.07	0.21	30	0.01	0.22	11
Earnings coverage of net loan and lease losses (X)	15.56	25.70	53	-106.94	17.23	3	38.45	22.91	81	32.59	24.40	75	166.45	21.75	95
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.57	1.49	67	1.41	1.32	62	1.69	1.58	67	1.08	0.83	79	1.11	0.90	77
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	66	1.38	1.30	61	1.65	1.55	65	1.06	0.81	79	1.09	0.89	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.70	20	0.45	0.63	34	0.33	0.71	15	0.40	0.57	33	0.20	0.61	10
30-89 days past due loans and leases / Total loans and leases	0.19	0.33	34	0.43	0.52	45	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-8.94	-0.51	23	5.17	14.37	24	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28
Net short-term noncore funding dependence	-9.20	-6.88	37	3.82	4.94	42	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60
Net loans and leases / Total assets	61.58	60.99	49	73.06	64.23	77	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78
<b>Capitalization</b>															
Tier 1 leverage ratio	9.10	9.15	50	10.45	9.43	79	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85
Holding company equity capital / Total assets	10.04	10.72	40	12.53	11.64	61	11.09	11.16	47	12.65	12.43	53	12.46	12.22	57
Total equity capital (including minority interest) / Total assets	10.04	10.85	38	12.53	11.80	59	11.09	11.29	44	12.65	12.57	51	12.46	12.27	57
Common equity tier 1 capital / Total risk-weighted assets	11.21	12.57	33	10.52	11.64	30	11.25	12.38	35	10.63	12.17	27	10.75	12.12	33
Net loans and leases / Equity capital (X)	6.13	5.73	62	5.83	5.59	57	5.97	5.58	58	5.91	5.21	69	5.92	5.29	68
Cash dividends / Net income	31.14	23.13	61	86.38	81.34	68	38.16	42.30	45	63.92	33.12	93	47.46	27.31	87
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	26.12	16.49	76	8.86	11.31	52	19.26	16.68	62	6.17	9.26	51	21.59	7	89
Equity capital	1.07	9.13	11	5.99	5.70	56	4.53	6.99	41	7.81	10.49	51	16.18	7.89	81
Net loans and leases	6.31	7.22	52	8.06	9.91	57	5.65	9.07	42	7.49	9.10	60	16.01	7.89	84
Noncore funding	-37.61	-25.09	40	-14.05	16.35	13	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	6.07	11.33	43	0	12.46	14	5.89	13.56	40	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	106.75	102.85	73	105.14	103.91	60	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57
Cash from ops + noncash items + op expense / Op expense + dividends	163.64	98.58	77	126.61	176.81	42	112	147.24	37	207.44	190.27	63	89.25	174.91	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	108,924	118,926	466,360	471,473	413,370	-8.41	25.26
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	103,768	112,425	439,476	447,687	397,395	-7.70	20.41
Tax-exempt income on loans and leases.....	5,156	6,501	26,884	23,786	15,975	-20.69	561.87
Estimated tax benefit on income on loans and leases.....	1,236	753	5,442	7,076	4,753	64.15	433.49
Income on loans and leases (tax equivalent).....	110,160	119,679	471,802	478,549	418,123	-7.95	26.34
Investment interest income (tax equivalent).....	15,981	11,961	52,926	51,428	48,726	33.61	100.46
Interest on balances due from depository institutions.....	262	393	907	1,645	1,080	-33.33	159.41
Interest income on other earning assets.....	342	638	1,887	2,893	2,215	-46.39	-45.71
Total interest income (tax equivalent).....	126,745	132,671	527,522	534,515	470,144	-4.47	32.17
Interest on time deposits of \$250K or more.....	457	735	2,523	2,498	1,322	-37.82	
Interest on time deposits < \$250K.....	1,541	3,352	10,481	13,905	10,069	-54.03	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,611	4,663	12,011	21,227	9,251	-65.45	9.00
Interest on other borrowings and trading liabilities.....	1,912	3,657	10,156	19,138	12,017	-47.72	45.73
Interest on subordinated debt and mandatory convertible securities.....	1,339	0	2,674	0	0		
Total interest expense.....	6,860	12,407	37,845	56,768	32,659	-44.71	61.15
Net interest income (tax equivalent).....	119,885	120,264	489,677	477,747	437,485	-0.32	30.83
Non-interest income.....	24,102	18,916	98,314	81,753	84,322	27.42	21.49
Adjusted operating income (tax equivalent).....	143,987	139,180	587,991	559,500	521,807	3.45	29.16
Overhead expense.....	93,842	95,014	373,858	357,617	340,858	-1.23	11.80
Provision for credit losses.....	-9,251	21,748	64,316	10,000	8,500		
Securities gains (losses).....	485	78	1,012	33	-832	521.79	2209.52
Other tax equivalent adjustments.....	0	-1	0	-51	-5		
Pretax net operating income (tax equivalent).....	59,881	22,495	150,829	191,917	171,617	166.20	117.28
Applicable income taxes.....	10,802	4,608	26,525	36,854	28,595	134.42	17.49
Tax equivalent adjustments.....	2,224	1,005	8,376	8,785	6,507	121.29	275.68
Applicable income taxes (tax equivalent).....	13,026	5,613	34,901	45,639	35,102	132.07	33.11
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	46,855	16,882	115,928	146,278	136,515	177.54	163.62
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	46,855	16,882	115,928	146,278	136,515	177.54	163.62
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	46,855	16,882	115,928	146,278	136,515	177.54	163.62
Investment securities income (tax equivalent).....	15,981	11,961	52,926	51,428	48,726	33.61	100.46
US Treasury and agency securities (excluding mortgage-backed securities).....	254	340	1,523	3,317	3,688	-25.29	49.41
Mortgage-backed securities.....	9,371	9,137	31,792	38,640	35,076	2.56	84.03
All other securities.....	6,356	2,484	19,611	9,471	9,962	155.87	134.51
Cash dividends declared.....	14,589	14,583	44,235	93,495	64,791	0.04	103.79
Common.....	14,589	14,583	44,235	93,495	64,791	0.04	103.79
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.31	2.96	72	4.21	3.72	82	3.79	3.27	84	4.46	4	82	4.44	3.87	85
Less: Interest expense .....	0.18	0.27	34	0.39	0.78	14	0.27	0.48	20	0.47	0.98	11	0.31	0.79	8
Equals: Net interest income (tax equivalent) .....	3.13	2.67	78	3.82	2.94	89	3.52	2.77	89	3.99	3.01	90	4.13	3.08	91
Plus: Non-interest income .....	0.63	1.13	28	0.60	1.12	23	0.71	1.21	28	0.68	1.32	20	0.80	1.31	29
Equals: adjusted operating income (tax equivalent) .....	3.76	3.87	53	4.42	4.12	69	4.23	4.04	65	4.67	4.41	67	4.93	4.46	78
Less: Overhead expense .....	2.45	2.28	65	3.02	2.68	74	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78
Less: Provision for credit losses .....	-0.24	-0.12	31	0.69	0.88	41	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	76	0	0.03	54	0.01	0.02	51	0	0.01	49	-0.01	0	20
Plus: other tax equivalent adjustments .....	0	0	48	0	0	8	0	0	48	0	0	6	0	0	9
Equals: Pretax net operating income (tax equivalent) .....	1.56	1.78	39	0.71	0.64	45	1.08	1.04	48	1.60	1.56	52	1.62	1.57	50
Less: Applicable income taxes (tax equivalent) .....	0.34	0.40	28	0.18	0.16	56	0.25	0.23	56	0.38	0.36	55	0.33	0.33	47
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.22	1.36	41	0.54	0.48	46	0.83	0.81	47	1.22	1.19	48	1.29	1.24	53
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.22	1.35	41	0.54	0.48	46	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52
Memo: Net income (last four quarters) .....	1	1.07	41	1.07	0.98	57	0.83	0.82	46	1.22	1.19	48	1.29	1.24	52
Net income—BHC and noncontrolling (minority) interest .....	1.22	1.37	41	0.54	0.49	46	0.83	0.83	46	1.22	1.20	48	1.29	1.25	52
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.70	93.08	48	91.32	91.24	53	92.45	92.32	54	91.46	91.05	57	92.25	91.48	57
Average interest-bearing funds / Average assets .....	51.25	62.97	8	54.04	66.92	9	51.55	64.06	7	54.54	65.57	11	53.96	65.56	10
Interest income (tax equivalent) / Average earning assets .....	3.57	3.18	71	4.61	4.09	82	4.10	3.55	82	4.88	4.41	79	4.81	4.24	83
Interest expense / Average earning assets .....	0.19	0.29	34	0.43	0.85	13	0.29	0.52	18	0.52	1.08	11	0.33	0.86	8
Net interest income (tax equivalent) / Average earning assets .....	3.38	2.88	79	4.18	3.24	87	3.81	3.01	89	4.36	3.33	88	4.48	3.38	90
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.37	4.05	72	5.03	4.74	74	4.66	4.27	72	5.32	5.09	72	5.27	4.95	75
Interest-bearing bank balances .....	0.09	0.10	33	2	1.16	87	0.28	0.27	57	2.82	2.04	85	1.97	1.64	78
Federal funds sold and reverse repos .....		0.26			1.34			0.68		1.55	2.44	16		2.17	
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.51	3.15	70	4.58	4.05	82	4.04	3.51	82	4.80	4.36	77	4.75	4.20	83
Investment securities (tax equivalent) .....	2.11	1.84	70	2.69	2.60	57	2.30	2.25	55	2.88	2.76	65	2.89	2.68	70
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.21	1.30	96	3.30	2.31	83	1.46	1.75	35	4.99	2.32	95	3.65	2.05	96
Mortgage-backed securities .....	1.51	1.60	46	2.71	2.49	76	2.27	2.05	70	2.74	2.61	66	2.61	2.50	66
All other securities .....	2.75	2.93	48	1.68	3.62	7	2.76	3.24	33	3.29	4.06	30	3.32	4.20	32
Interest-bearing deposits .....	0.20	0.26	41	0.57	0.90	21	0.38	0.53	33	0.65	1.10	16	0.39	0.81	13
Time deposits of \$250K or more .....	0.93	0.82	61	1.56	1.83	21	1.32	1.42	40	1.40	1.96	11	0.85	1.44	11
Time deposits < \$250K .....	0.86	0.78	60	1.40	1.69	24	1.25	1.36	38	1.39	1.82	23	1.04	1.29	31
Other domestic deposits .....	0.10	0.17	31	0.37	0.71	13	0.22	0.36	22	0.46	0.93	15	0.22	0.67	7
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.21	0.18	75	0.37	1.14	11	0.38	0.62	38	0.27	1.86	11	0.22	1.51	7
Other borrowed funds and trading liabilities .....	2.30	1.38	83	1.93	1.90	54	1.84	1.50	67	2.50	2.38	60	2.19	2.28	49
All interest-bearing funds .....	0.35	0.42	44	0.73	1.15	17	0.53	0.74	30	0.87	1.49	15	0.57	1.19	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	24,102	18,916	98,314	81,753	84,322
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	4,113	4,552	15,203	18,023	17,861
Trading revenue	293	745	2,367	3,031	821
Investment banking fees and commissions	549	526	1,952	1,651	1,292
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-57	407	-294	1,830	2,654
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	12,457	9,796	51,976	21,302	20,124
Other non-interest income	6,747	2,890	27,110	35,916	41,570
Total overhead expenses	93,842	95,014	373,858	357,617	340,858
Personnel expense	55,586	53,938	212,861	201,130	186,470
Net occupancy expense	11,668	12,023	48,834	47,167	44,384
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,711	2,001	7,732	8,151	6,047
Other operating expenses	24,877	27,052	104,431	101,169	103,957
Fee income on mutual funds and annuities	119	168	655	704	739
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,093	2,186	2,137	2,198	2,187
Average personnel expense per employee	26.56	24.67	99.61	91.51	85.26
Average assets per employee	7,322.62	5,760.48	6,505.23	5,447.15	4,841.49

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.49	2.10	31	0.89	2.64	32	0.67	2.02	36	0.86	2.72	33	0.88	3.08	30
Overhead expenses / Net Interest Income + non-interest income	66.20	59.31	79	68.76	63.90	70	64.50	62.28	62	64.94	61.29	67	66.15	60.88	74
<b>Percent of Average Assets</b>															
Total overhead expense	2.45	2.28	65	3.02	2.68	74	2.69	2.57	67	2.99	2.69	69	3.22	2.71	78
Personnel expense	1.45	1.28	69	1.71	1.36	83	1.53	1.30	72	1.68	1.41	78	1.76	1.44	79
Net occupancy expense	0.30	0.24	74	0.38	0.27	87	0.35	0.26	83	0.39	0.28	88	0.42	0.28	91
Other operating expenses	0.69	0.73	58	0.92	0.98	58	0.81	0.94	54	0.91	0.97	56	1.04	0.97	69
Overhead less non-interest income	1.82	1.10	93	2.42	1.47	90	1.98	1.25	86	2.30	1.32	93	2.42	1.38	95
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	65.17	58.69	78	68.27	63.38	71	63.58	61.82	62	63.92	60.64	68	65.32	60.37	75
Personnel expense	38.60	33.28	78	38.75	33.17	80	36.20	32.36	71	35.95	32.39	71	35.74	32.51	69
Net occupancy expense	8.10	6.42	76	8.64	6.75	79	8.31	6.58	78	8.43	6.52	83	8.51	6.48	83
Other operating expenses	18.47	18.45	56	20.87	22.88	55	19.08	22.28	43	19.54	21.20	48	21.08	20.90	57
Total non-interest income	16.74	28.42	23	13.59	26.40	20	16.72	28.83	25	14.61	29.23	19	16.16	28.50	22
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	2.86	3.21	43	3.27	3.92	39	2.59	3.27	36	3.22	3.88	39	3.42	4.15	42
Trading revenue	0.20	0.97	58	0.54	1.58	60	0.40	1.28	55	0.54	1.18	54	0.16	0.85	52
Investment banking fees and commissions	0.38	2.51	26	0.38	2.81	24	0.33	2.46	23	0.30	3.54	20	0.25	3.42	18
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	-0.04	0.99	4	0.29	-0.41	75	-0.05	0.01	27	0.33	0.28	69	0.51	0.65	60
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	8.65	3.74	85	7.04	1.88	90	8.84	3.92	84	3.81	1.86	80	3.86	1.61	83
Other non-interest income	4.69	8.65	26	2.08	9.85	6	4.61	9.65	24	6.42	10.04	29	7.97	9.86	47
Overhead less non-interest income	48.43	29.66	94	54.68	36.23	87	46.86	31.93	84	49.31	31.06	94	49.16	31.46	91
Applicable income taxes / Pretax net operating income (tax equivalent)	18.04	21.04	20	20.48	17.54	59	17.59	18.63	36	19.20	20.56	37	16.66	19.04	26
Applicable income tax + TE / Pretax net operating income + TE	21.75	22.74	36	24.95	22.86	63	23.14	21.18	63	23.78	23.23	60	20.45	21.56	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	7,239,237	7,474,833	7,409,208	7,530,481	7,038,125	-3.15	26.45
Commercial and industrial loans	2,261,896	1,395,962	2,120,903	1,372,969	1,204,963	62.03	102.79
Loans to individuals	104,522	140,004	113,944	144,916	165,730	-25.34	-15.18
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	160,088	171,848	157,826	185,691	204,871	-6.84	-15.55
Other loans and leases	317,217	285,525	312,896	281,747	241,937	11.10	295.54
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,082,960	9,468,172	10,114,777	9,515,804	8,855,626	6.49	39.39
Less: Allowance for loan and lease losses	156,054	130,488	167,279	100,559	96,485	19.59	99.57
Net loans and leases	9,926,906	9,337,684	9,947,498	9,415,245	8,759,141	6.31	38.73
Debt securities that reprice or mature in over 1 year	3,108,398	1,890,670	2,396,713	1,593,419	1,700,046	64.41	130.93
Mutual funds and equity securities	0	0	0	0	352		-100.00
Subtotal	13,035,304	11,228,354	12,344,211	11,008,664	10,459,539	16.09	53.33
Interest-bearing bank balances	1,353,743	83,988	922,284	73,376	41,167	1511.83	1166.79
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	323,317	155,498	347,687	194,232	170,397	107.92	225.12
Trading assets	50,280	63,574	64,037	40,618	28,764	-20.91	-2.68
Total earning assets	14,762,644	11,531,414	13,678,219	11,316,890	10,699,867	28.02	68.53
Non-interest-bearing cash and due from depository institutions	296,184	211,013	311,899	234,359	231,029	40.36	92.70
Premises, fixed assets, and leases	211,930	232,033	213,815	236,393	167,677	-8.66	28.01
Other real estate owned	340	2,402	816	814	2,611	-85.85	-95.28
Investment in unconsolidated subsidiaries	4,444	4,444	4,444	4,444	4,212	0.00	5.51
Intangible and other assets	844,348	799,742	822,524	811,131	765,921	5.58	28.82
Total assets	16,119,792	12,780,950	15,031,623	12,604,031	11,871,317	26.12	65.41
Quarterly average assets	15,326,240	12,592,408	14,802,236	12,407,516	11,355,536	21.71	56.91
Average loans and leases (YTD)	10,083,134	9,509,823	10,120,404	8,996,477	7,937,279	6.03	37.74
<b>Memoranda</b>							
Loans held-for-sale	135,263	182,428	243,795	210,447	171,031	-25.85	184.63
Loans not held-for-sale	9,947,697	9,285,744	9,870,982	9,305,357	8,684,595	7.13	38.43
Real estate loans secured by 1-4 family	1,297,136	1,552,683	1,401,591	1,596,744	1,616,360	-16.46	-8.81
Commercial real estate loans	5,772,032	5,730,856	5,834,781	5,748,333	5,221,190	0.72	39.04
Construction and land development	1,319,435	1,244,857	1,310,983	1,247,827	1,160,452	5.99	98.05
Multifamily	550,855	588,419	613,102	610,284	499,581	-6.38	56.57
Nonfarm nonresidential	3,901,742	3,897,580	3,910,696	3,890,222	3,561,157	0.11	24.52
Real estate loans secured by farmland	170,069	191,294	172,836	185,404	200,575	-11.10	12.32
Total investment securities	3,431,715	2,046,168	2,744,400	1,787,651	1,870,795	67.71	137.39
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	31,095	40,593	105,965	45,543	92,723	-23.40	-41.69
Municipal securities	687,474	561,522	674,516	284,365	294,485	22.43	112.07
Mortgage-backed securities	2,462,421	1,403,880	1,731,181	1,443,703	1,456,007	75.40	141.31
Asset-backed securities	3,748	7,637	9,419	8,126	21,934	-50.92	-87.83
Other debt securities	246,977	32,536	223,319	5,914	5,294	659.09	1370.71
Mutual funds and equity securities	0	0	0	0	352		-100.00
Available-for-sale securities	2,989,760	1,608,224	2,322,593	1,551,557	1,636,223	85.90	149.30
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	30,870	40,220	105,625	45,158	91,717	-23.25	-40.89
Municipal securities	300,735	181,039	303,518	107,157	117,822	66.12	98.89
Mortgage-backed securities	2,408,980	1,348,342	1,682,262	1,386,752	1,401,256	78.66	153.59
Asset-backed securities	3,748	7,637	9,419	8,126	21,934	-50.92	-87.83
Other debt securities	245,427	30,986	221,769	4,364	3,494	692.06	1536.94
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	17,640	11,293	26,874	1,711	-1,683	56.20	85.63
Available-for-sale securities appreciation (depreciation)	-7,142	63,711	66,404	21,611	-12,198		
Structured notes, fair value	0	1,003	0	1,003	295	-100.00	
Pledged securities	482,690	339,472	423,760	301,727	312,561	42.19	46.21

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,994,693	4,107,262	5,492,924	3,945,000	3,657,817	45.95	97.43
NOW, ATS and transaction accounts	1,722,085	1,331,860	1,569,435	1,280,003	1,191,016	29.30	124.39
Time deposits less brokered deposits < \$250K	711,424	721,690	718,256	734,056	765,831	-1.42	
MMDA and other savings accounts	4,925,111	3,844,109	4,589,617	3,703,235	3,307,950	28.12	67.62
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,353,313	10,004,921	12,370,232	9,662,294	8,922,614	33.47	82.04
Time deposits of \$250K or more	195,554	193,639	197,064	183,463	176,962	0.99	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	216,260	128,764	184,785	118,474	118,995	67.95	103.77
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	147,000	100,000	300,000	540,000	-31.97	99.84
Other borrowings w/remaining maturity over 1 year	0	100,000	50,000	150,000	189	-100.00	-100.00
Brokered deposits < \$250K	0	250,977	0	202,884	377,472	-100.00	
Noncore funding	511,814	820,380	531,849	954,821	1,213,618	-37.61	-41.58
Trading liabilities	17,918	23,125	22,327	10,746	2,868	-22.52	1.41
Subordinated notes and debentures + trust preferred securities	215,538	99,795	215,175	119,304	114,091	115.98	132.06
Other liabilities	402,392	231,029	225,776	262,832	139,531	74.17	288.79
Total liabilities	14,500,975	11,179,250	13,365,359	11,009,997	10,392,722	29.71	72.11
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	349	351	352	357	352	-0.57	2.35
Common surplus	1,325,920	1,343,348	1,349,527	1,373,583	1,337,084	-1.30	5.09
Retained earnings	279,582	177,922	247,316	186,838	134,055	57.14	456.60
Accumulated other comprehensive income	12,966	80,079	69,069	33,256	7,104	-83.81	64.65
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,618,817	1,601,700	1,666,264	1,594,034	1,478,595	1.07	22.62
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,618,817	1,601,700	1,666,264	1,594,034	1,478,595	1.07	22.62
Total liabilities and capital	16,119,792	12,780,950	15,031,623	12,604,031	11,871,317	26.12	65.41
<b>Memoranda</b>							
Non-interest-bearing deposits	5,994,693	4,107,262	5,492,924	3,945,000	3,657,817	45.95	97.43
Interest-bearing deposits	7,554,174	6,342,275	7,074,372	6,103,641	5,819,231	19.11	51.28
Total deposits	13,548,867	10,449,537	12,567,296	10,048,641	9,477,048	29.66	68.73
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,666,264	1,594,034	1,594,034	1,478,595	1,272,626		
Accounting restatements	0	-11,215	-11,215	0	0		
Net income	46,855	16,882	115,928	146,278	136,515		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-23,610	-30,241	-24,061	5,225	5,001		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	85,200	179,709		
Less: Dividends declared	14,589	14,583	44,235	93,495	64,791		
Change in other comprehensive income	-56,103	46,823	35,813	26,152	-16,064		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-53,921	-34,401		
Holding company equity capital, ending balance	1,618,817	1,601,700	1,666,264	1,594,034	1,478,595		

BHC Name

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### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	44.91	36.10	71	58.48	38.37	86	49.29	36.22	75	59.75	37.78	88	59.29	37.19	90
Commercial and industrial loans	14.03	13.88	52	10.92	12.73	41	14.11	13.52	56	10.89	12.02	46	10.15	12.85	42
Loans to individuals	0.65	3.42	32	1.10	3.84	40	0.76	3.40	34	1.15	4.20	38	1.40	4.31	41
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.99	0.19	90	1.34	0.20	91	1.05	0.19	91	1.47	0.24	90	1.73	0.30	89
Other loans and leases	1.97	4.29	31	2.23	4.96	31	2.08	4.63	28	2.24	5.01	30	2.04	5	27
Net loans and leases	61.58	60.99	49	73.06	64.23	77	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78
Debt securities over 1 year	19.28	16.70	62	14.79	14.63	55	15.94	15.55	53	12.64	14.60	40	14.32	14.63	51
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	33
Subtotal	80.87	78.43	53	87.85	80.12	83	82.12	78.16	61	87.34	79.65	73	88.11	79.97	81
Interest-bearing bank balances	8.40	9.08	48	0.66	4.14	12	6.14	7.51	41	0.58	3.06	17	0.35	3.04	9
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.01	1.59	69	1.22	1.72	52	2.31	1.68	72	1.54	1.91	58	1.44	1.96	58
Trading assets	0.31	0.56	59	0.50	1.27	48	0.43	1.01	55	0.32	1.19	61	0.24	1.33	66
Total earning assets	91.58	91.48	52	90.22	89.78	57	91	91.05	49	89.79	89.53	51	90.13	89.74	54
Non-interest cash and due from depository institutions	1.84	1	94	1.65	1.12	80	2.07	1.07	96	1.86	1.14	91	1.95	1.21	89
Other real estate owned	0	0.02	23	0.02	0.03	49	0.01	0.02	31	0.01	0.03	28	0.02	0.04	47
All other assets	6.58	7.44	41	8.13	9.05	37	6.93	7.82	38	8.35	9.27	38	7.92	8.98	36
<b>Memoranda</b>															
Short-term investments	10.40	11.92	50	1.87	7.73	12	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22
U.S. Treasury securities	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.19	0.73	42	0.32	0.51	51	0.70	0.63	69	0.36	0.54	52	0.78	0.69	67
Municipal securities	4.26	1.77	80	4.39	1.44	87	4.49	1.69	82	2.26	1.34	72	2.48	1.62	69
Mortgage-backed securities	15.28	12.38	64	10.98	11.43	50	11.52	11.75	49	11.45	11.44	52	12.26	11.13	59
Asset-backed securities	0.02	0.35	57	0.06	0.27	62	0.06	0.32	62	0.06	0.28	63	0.18	0.33	68
Other debt securities	1.53	0.46	87	0.25	0.39	59	1.49	0.42	85	0.05	0.39	44	0.04	0.41	44
Loans held-for-sale	0.84	0.46	76	1.43	0.40	89	1.62	0.52	89	1.67	0.39	89	1.44	0.30	93
Loans held for investment	61.71	61.15	47	72.65	64.43	75	65.67	61.72	55	73.83	63.50	78	73.16	63.93	73
Real estate loans secured by 1-4 family	8.05	11.69	35	12.15	13.18	44	9.32	11.91	38	12.67	13.29	50	13.62	13.46	49
Revolving	2.93	1.51	81	4.14	2.02	83	3.32	1.66	81	4.17	2.07	80	4.58	2.27	83
Closed-end, secured by first liens	4.87	9.76	28	7.66	10.62	37	5.73	9.81	30	8.14	10.69	38	8.69	10.57	40
Closed-end, secured by junior liens	0.24	0.21	73	0.36	0.28	70	0.27	0.22	75	0.35	0.28	69	0.34	0.31	62
Commercial real estate loans	35.81	22.27	86	44.84	23.11	92	38.82	22.22	90	45.61	22.23	93	43.98	21.58	94
Construction and land development	8.19	3.32	92	9.74	3.46	94	8.72	3.40	92	9.90	3.44	94	9.78	3.51	95
Multifamily	3.42	3.21	63	4.60	3.23	73	4.08	3.12	70	4.84	3.01	79	4.21	2.72	78
Nonfarm nonresidential	24.20	14.77	83	30.50	15.32	92	26.02	14.72	86	30.86	14.69	94	30	14.44	94
Real estate loans secured by farmland	1.06	0.33	82	1.50	0.35	86	1.15	0.33	84	1.47	0.36	85	1.69	0.41	88

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	71.80	57.91	75	78.95	57.83	85	73.25	57.15	80	79.14	57.46	86	79.48	56.49	84
Real estate loans secured by 1-4 family	12.86	19.43	29	16.40	20.44	34	13.86	19.43	31	16.78	20.75	34	18.25	21.10	36
Revolving	4.69	2.45	81	5.59	3.09	80	4.94	2.64	82	5.52	3.15	79	6.14	3.50	80
Closed-end	8.18	16.76	23	10.81	17.13	29	8.92	16.59	24	11.26	17.39	29	12.11	17.39	30
Commercial real estate loans	57.25	35.36	88	60.53	34.31	93	57.69	34.63	89	60.41	33.52	92	58.96	32.14	92
Construction and land development	13.09	5.29	94	13.15	5.12	94	12.96	5.26	93	13.11	5.09	93	13.10	5.20	93
1-4 family	5.42	1.05	97	5.86	0.98	99	5.20	0.93	96	5.85	0.94	99	6.04	1.02	99
Other	7.67	4.21	86	7.29	4	83	7.76	4.19	84	7.27	4.02	80	7.07	4.05	84
Multifamily	5.46	5.08	63	6.21	4.90	68	6.06	4.96	68	6.41	4.69	71	5.64	4.10	73
Nonfarm nonresidential	38.70	23.47	88	41.17	22.69	91	38.66	22.93	89	40.88	22.15	92	40.21	21.40	94
Owner-occupied	16.56	7.93	91	17.05	7.70	89	16.54	7.68	90	16.61	7.72	89	16.15	8.03	89
Other	22.14	15.25	76	24.11	14.76	81	22.13	14.95	78	24.27	14.34	84	24.06	13.38	89
Real estate loans secured by farmland	1.69	0.56	82	2.02	0.53	84	1.71	0.54	83	1.95	0.55	84	2.26	0.63	85
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	22.43	23.16	52	14.74	20.31	35	20.97	22.17	48	14.43	19.53	36	13.61	20.32	30
Loans to individuals	1.04	6.02	31	1.48	6.48	33	1.13	6.13	31	1.52	7.13	32	1.87	7.36	33
Credit card loans	0.16	0.50	65	0.21	0.71	63	0.18	0.65	65	0.23	0.81	61	0.22	1.02	57
Agricultural loans	1.59	0.33	89	1.82	0.31	91	1.56	0.32	90	1.95	0.37	90	2.31	0.46	89
Other loans and leases	3.15	8.05	31	3.02	9.38	28	3.09	9.09	28	2.96	9.85	28	2.73	9.66	26
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	485.42	382.51	74	537.54	401.07	71	489.95	381.27	73	544.20	391.26	73	541.54	379.80	73
Real estate loans secured by 1-4 family	86.98	124.29	35	111.66	138.65	39	92.68	125.03	35	115.39	138.18	44	124.37	137.84	45
Revolving	31.70	16.14	81	38.04	21.22	74	33.03	17.42	76	37.99	21.26	75	41.85	23.33	78
Closed-end	55.28	106.79	27	73.62	115.78	32	59.66	106.14	29	77.40	115.20	33	82.52	112.79	36
Commercial real estate loans	387.04	237.40	86	412.12	240.54	86	385.84	234.65	86	415.41	229.44	90	401.74	219.72	87
Construction and land development	88.47	35.26	93	89.52	35.93	92	86.69	35.62	90	90.18	34.95	92	89.29	35.36	94
1-4 family	36.65	6.84	96	39.88	6.92	98	34.80	6.34	96	40.21	6.61	98	41.14	7.04	99
Other	51.82	28.01	84	49.64	27.85	80	51.89	28.16	81	49.96	27.32	79	48.15	27.26	79
Multifamily	36.94	34.02	66	42.31	33.54	71	40.54	32.74	71	44.10	31.04	77	38.44	27.85	76
Nonfarm nonresidential	261.63	157.71	87	280.29	159.79	86	258.60	155.06	86	281.13	152.10	89	274.01	147.22	87
Owner-occupied	111.94	52.99	89	116.12	54.16	89	110.61	52.37	87	114.25	53.07	89	110.04	54.89	86
Other	149.68	102.29	70	164.17	103.49	73	148	100.54	70	166.89	97.41	79	163.97	91.80	83
Real estate loans secured by farmland	11.40	3.50	84	13.76	3.48	85	11.43	3.44	84	13.40	3.60	83	15.43	4.02	87
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	151.67	145.22	57	100.39	132.09	40	140.25	139.91	51	99.22	122.02	41	92.72	128.82	37
Loans to individuals	7.01	35.91	33	10.07	40.80	36	7.53	37.47	34	10.47	43.51	34	12.75	42.67	38
Credit card loans	1.10	2.59	65	1.43	3.94	63	1.19	3.30	65	1.55	4.34	60	1.52	5.31	60
Agricultural loans	10.73	1.94	90	12.36	1.90	91	10.44	1.88	92	13.42	2.18	91	15.76	2.72	91
Other loans and leases	21.27	47.52	31	20.53	54.71	25	20.69	49.54	28	20.36	52.44	25	18.62	51.79	24
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	41.95	27.81	84	44.20	27.16	87	42.35	27.32	85	44.53	26.45	87	43.47	24.79	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	283.62	185.94	84	300.94	188.67	82	283.28	183.76	83	306.21	178.57	84	296.23	167.93	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	395.56	243.39	87	417.06	248.20	88	393.88	240.85	87	420.46	236.10	90	406.27	225.98	88

BHC Name

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# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	10.40	11.92	50	1.87	7.73	12	8.45	11.17	44	2.12	7.63	27	1.78	7.80	22
Liquid assets	25.94	27.16	47	14.09	22.73	23	20.85	26.22	37	14.57	22.44	28	15.56	22.72	34
Investment securities	21.29	18.78	61	16.01	16.91	51	18.26	17.85	55	14.18	16.99	39	15.76	17.27	46
Net loans and leases	61.58	60.99	49	73.06	64.23	77	66.18	61.58	60	74.70	63.77	78	73.78	63.98	78
Net loans, leases and standby letters of credit	61.72	61.79	48	73.18	65.22	75	66.30	62.48	59	74.81	64.84	76	73.92	65.07	76
Core deposits	82.84	73.69	84	78.28	64.18	87	82.29	70.67	89	76.66	63.09	84	75.16	62.13	80
Noncore funding	3.18	11.95	10	6.42	19.78	12	3.54	14.13	9	7.58	19.36	16	10.22	21.34	17
Time deposits of \$250K or more	1.21	1.96	35	1.52	2.95	27	1.31	2.11	36	1.46	2.94	24	1.49	2.89	26
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.34	1.22	66	1.01	1.77	50	1.23	1.47	59	0.94	1.94	50	1	1.97	47
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.34	0.60	75	1.01	0.97	58	1.23	0.54	72	0.94	0.48	62	1	0.54	60
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.62	1.11	53	1.15	3.69	27	0.67	1.24	49	2.38	3.01	46	4.55	3.67	64
Earning assets that reprice within 1 year	27.07	38.67	21	25.27	39.59	14	26.85	39.38	20	27.86	39.29	17	27.48	40.29	15
Interest-bearing liabilities that reprice within 1 year	4.37	7.73	32	6.95	10.23	31	4.67	8.20	34	6.72	10.19	27	8.43	10.01	52
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	22.70	29.49	33	18.32	27.26	25	22.19	29.11	34	21.14	26.63	34	19.04	27.38	32
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-8.94	-0.51	23	5.17	14.37	24	-5.98	3.20	25	6.24	14.45	26	9.58	16.62	28
Net short-term noncore funding dependence	-9.20	-6.88	37	3.82	4.94	42	-6.68	-4.76	38	4.43	3.38	44	9.08	4.66	60
Short-term investment / Short-term noncore funding	350.69	246.74	73	35.82	77.70	40	285.10	184.19	78	35.41	77.77	42	18.22	66.46	27
Liquid assets - short-term noncore funding / Nonliquid assets	31.01	30.67	54	10.32	16.50	45	22.59	28.18	48	10.03	16.97	46	6.85	16.04	37
Net loans and leases / Total deposits	73.27	76.22	41	89.36	88.34	48	79.15	79.43	49	93.70	90.31	57	92.42	90.08	53
Net loans and leases / Core deposits	74.34	83.77	32	93.33	101.46	34	80.41	88.34	38	97.44	103.93	42	98.17	105	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.30	0.62	73	0.89	1.57	50	1.96	1.57	65	0.13	0.72	31	-0.14	-0.82	61
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.53	1.31	13	4.99	3.85	71	4.84	4.31	63	1.68	1.36	65	-1.01	-1.98	76
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	0	-0.04	50	0	0.02	0	0	0	0	40	0	-0.05	66
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	12.88	12.84	59	21.40	12.92	67	15.37	11.38	63	13.21	12.67	60	12.52	16.19	51
Available-for-sale securities	87.12	85.49	40	78.60	85.17	34	84.63	87.23	36	86.79	85.40	41	87.46	81.88	49
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.91	4.35	40	1.98	3.36	55	3.86	4.01	67	2.55	3.49	60	4.96	4.02	66
Municipal securities	20.03	9.71	77	27.44	8.69	86	24.58	9.83	79	15.91	7.75	76	15.74	9.16	72
Mortgage-backed securities	71.75	66.67	55	68.61	68.40	46	63.08	66.64	46	80.76	67.43	67	77.83	65.45	66
Asset-backed securities	0.11	1.97	57	0.37	1.67	64	0.34	1.91	60	0.45	1.66	65	1.17	2.05	66
Other debt securities	7.20	3.05	83	1.59	2.67	56	8.14	3.01	85	0.33	2.94	44	0.28	2.79	43
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0.02	0.42	33
Debt securities 1 year or less	9.42	9.29	61	7.60	10.98	47	12.67	10.55	68	10.87	11.86	59	9.11	11.91	56
Debt securities 1 to 5 years	18.88	16.09	62	33.48	17.72	80	26.55	17.03	72	37.82	17.94	81	32.33	19.18	77
Debt securities over 5 years	71.70	72.48	41	58.92	67.50	33	60.78	69.86	32	51.31	66.02	32	58.54	64.73	33
Pledged securities	14.07	33.48	23	16.59	36.65	26	15.44	35.67	25	16.88	30.57	33	16.71	33.30	28
Structured notes, fair value	0	0.05	42	0.05	0.04	84	0	0.02	42	0.06	0.03	87	0.02	0.04	85
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	600.27	156.41	92	25.52	53.90	45	374.56	183.32	82	26.49	26.69	61	62.52	6.77	91
Investment securities	67.71	31.91	82	12.23	9.51	63	53.52	23.62	84	-4.44	11.75	17	58.57	9.42	92
Core deposits	33.47	29.18	71	11.64	12	63	28.03	26.88	64	8.29	11.23	51	11.91	7.29	76
Noncore funding	-37.61	-25.09	40	-14.05	16.35	13	-44.30	-12.18	11	-21.32	6.59	13	296.31	10.67	99

BHC Name \_\_\_\_\_

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,308,497	3,091,358	2,870,126
Commit: Secured commercial real estate loans	1,078,588	962,015	1,027,603	1,033,882	876,269
Commit: Unsecured real estate loans	105,301	97,497	102,298	103,343	101,891
Credit card lines (reported semiannually, June/Dec)			179,286	170,953	159,860
Securities underwriting	0	0	0	0	0
Standby letters of credit	21,493	15,612	18,415	14,291	16,142
Commercial and similar letters of credit	0	7	0	7	1,642
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	40,789	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,692	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	42,481	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	282,463	310,429	283,414	310,215	162,578
Written options contracts (interest rate)	165,236	191,119	248,207	66,196	37,992
Purchased options contracts (interest rate)	0	0	78,554	0	0
Interest rate swaps	916,732	813,489	904,196	751,049	552,694
Futures and forward foreign exchange	0	76	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							22.01	22.01	56	24.53	23.52	60	24.18	24.05	58
Standby letters of credit	0.13	0.67	10	0.12	0.78	10	0.12	0.71	11	0.11	0.84	10	0.14	0.92	12
Commercial and similar letters of credit	0	0.02	20	0	0.02	39	0	0.02	20	0	0.02	36	0.01	0.02	59
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.25	0.28	69	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	61	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.26	0.16	81	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	8.46	42.67	26	10.29	54.47	25	10.07	48.62	28	8.95	68.47	26	6.35	65.81	24
Interest rate contracts	8.46	30.32	29	10.29	40.32	28	10.07	34.36	31	8.95	47.31	27	6.35	43.84	27
Interest rate futures and forward contracts	1.75	4.59	70	2.43	11.14	70	1.89	6.21	66	2.46	10.67	74	1.37	11.40	70
Written options contracts (interest rate)	1.03	2	56	1.50	2.54	57	1.65	2.18	63	0.53	2.47	51	0.32	2.16	44
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0.52	1.46	63	0	2.65	22	0	2.32	23
Interest rate swaps	5.69	20.33	29	6.36	23.70	24	6.02	20.83	26	5.96	28.86	24	4.66	26.74	26
Foreign exchange contracts	0	6.19	25	0	6.58	45	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	47	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							32.69	42.82	49	34.36	45.53	47	36.16	44.93	55

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,364,431	1,315,113	1,514,371	1,127,460	753,264
Interest rate contracts	1,364,431	1,315,037	1,514,371	1,127,460	753,264
Foreign exchange contracts	0	76	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	282,463	310,505	283,414	310,215	162,578
Written options	165,236	191,119	248,207	66,196	37,992
Exchange-traded	0	0	0	0	0
Over-the-counter	165,236	191,119	248,207	66,196	37,992
Purchased options	0	0	78,554	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	78,554	0	0
Swaps	916,732	813,489	904,196	751,049	552,694
Held for trading	916,236	808,983	1,060,627	743,914	544,748
Interest rate contracts	916,236	808,983	1,060,627	743,914	544,748
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	448,195	506,130	453,744	383,546	208,516
Interest rate contracts	448,195	506,054	453,744	383,546	208,516
Foreign exchange contracts	0	76	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,245,607	1,123,994	1,266,164	1,061,263	715,270
One year or less	308,863	512,565	477,097	477,475	174,056
Over 1 year to 5 years	180,739	201,822	229,696	193,835	234,789
Over 5 years	756,005	409,607	559,371	389,953	306,425
Gross negative fair value (absolute value)	23,992	27,269	25,598	11,562	6,607
Gross positive fair value	28,469	47,944	46,369	16,183	5,498
Held for trading	23,747	42,534	40,940	14,982	4,768
Non-traded	4,722	5,410	5,429	1,201	730
Current credit exposure on risk-based capital derivative contracts	23,747	42,540	39,194	14,991	2,868
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.52	76	99.99	94.85	59	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0.01	3.08	45	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards</b>															
Futures and forwards	20.70	12.82	71	23.61	13.53	75	18.71	14.05	67	27.51	13.49	78	21.58	12.78	74
Written options	12.11	8.11	73	14.53	7.86	79	16.39	8.18	80	5.87	5.91	61	5.04	6.60	58
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	12.11	7.80	73	14.53	7.35	82	16.39	7.73	81	5.87	5.10	65	5.04	5.49	61
Purchased options	0	3.58	20	0	3.47	18	5.19	3.42	74	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	5.19	2.86	76	0	3.35	18	0	3.20	20
Swaps	67.19	69.64	40	61.86	69.06	30	59.71	68.76	33	66.61	69.75	40	73.37	70.34	45
<b>Held for trading</b>															
Held for trading	67.15	42.14	53	61.51	45.49	52	70.04	43.53	55	65.98	44.16	54	72.32	46.31	57
Interest rate contracts	67.15	36.29	62	61.51	38.85	59	70.04	36.62	70	65.98	37.24	66	72.32	38.40	66
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded</b>															
Non-traded	32.85	57.86	46	38.49	54.51	47	29.96	56.47	44	34.02	55.84	45	27.68	53.69	42
Interest rate contracts	32.85	54.11	46	38.48	52.13	47	29.96	53.82	44	34.02	52.22	46	27.68	50.60	44
Foreign exchange contracts	0	0.45	33	0.01	0.31	66	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	91.29	90.92	35	85.47	91.11	25	83.61	91.48	24	94.13	93.86	37	94.96	94.47	39
One year or less	22.64	26.80	56	38.97	31.34	69	31.50	32.05	58	42.35	32.17	66	23.11	32.51	54
Over 1 year to 5 years	13.25	28.69	29	15.35	27.94	35	15.17	27.06	31	17.19	30.45	37	31.17	31.16	51
Over 5 years	55.41	30.03	75	31.15	31.18	56	36.94	29.56	57	34.59	28.09	59	40.68	28.71	64
Gross negative fair value (absolute value)	1.76	1.21	71	2.07	1.98	61	1.69	1.55	63	1.03	0.83	59	0.88	0.72	64
Gross positive fair value	2.09	1.70	68	3.65	2.69	69	3.06	2.23	68	1.44	1.19	64	0.73	0.85	43
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.02	0.05	44	0.02	0.11	33	0.02	0.07	39	0.01	0.06	41	0.01	0.06	33
Gross positive fair value (X)	0.02	0.07	32	0.04	0.13	30	0.03	0.09	35	0.01	0.07	31	0	0.06	26
Held for trading (X)	0.02	0.05	51	0.03	0.10	44	0.03	0.07	48	0.01	0.06	44	0	0.05	44
Non-traded (X)	0	0.01	37	0	0.02	39	0	0.02	35	0	0.01	32	0	0.01	22
Current credit exposure (X)	0.02	0.05	36	0.03	0.09	36	0.03	0.06	37	0.01	0.05	37	0	0.04	23
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.22	0.61	36	0.40	1.16	37	0.36	0.85	39	0.14	0.73	37	0.03	0.53	26

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	167,279	100,559	100,559	96,485	89,028
Gross losses	4,702	1,962	11,640	8,391	5,170
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,512	2,366	6,263	2,465	4,127
Net losses	3,190	-404	5,377	5,926	1,043
Provision for loan and lease losses	-8,035	21,713	64,285	10,000	8,500
Adjustments	0	7,812	7,812	0	0
Ending balance	156,054	130,488	167,279	100,559	96,485
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.21	-0.11	31	0.69	0.87	42	0.46	0.51	47	0.08	0.15	34	0.08	0.14	34
Provision for loan and lease losses / Average loans and leases	-0.32	-0.20	32	0.91	1.41	34	0.64	0.82	39	0.11	0.24	31	0.11	0.24	28
Provision for loan and lease losses / Net loan and lease losses	-251.88	-168.35	27	-5,374.50	730.69	3	1,195.56	487.86	86	168.75	130.58	77	814.96	134.68	97
Allowance for loan and lease losses / Total loans and leases not held for sale	1.57	1.49	67	1.41	1.32	62	1.69	1.58	67	1.08	0.83	79	1.11	0.90	77
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	66	1.38	1.30	61	1.65	1.55	65	1.06	0.81	79	1.09	0.89	76
Allowance for loan and lease losses / Net loans and leases losses (X)	12.23	18.09	56		10.10		31.11	11.58	89	16.97	8.03	84	92.51	7.54	96
Allowance for loan and lease losses / Nonaccrual assets	445.47	291.29	81	323.92	310.68	73	513.76	299.17	85	268.15	218.72	76	654.27	214.03	91
ALLL / 90+ days past due + nonaccrual loans and leases	426.47	246.27	84	298.86	221.69	75	469.70	244.34	88	252.07	151.73	82	596.69	160.51	95
Gross loan and lease losses / Average loans and leases	0.19	0.24	50	0.08	0.34	21	0.12	0.34	20	0.09	0.28	26	0.07	0.30	16
Recoveries / Average loans and leases	0.06	0.08	50	0.10	0.07	72	0.06	0.07	53	0.03	0.08	23	0.05	0.09	37
Net losses / Average loans and leases	0.13	0.16	52	-0.02	0.27	4	0.05	0.27	17	0.07	0.21	30	0.01	0.22	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	12.99	7.39	78	28.20	8.09	93	74.64	33.98	90	47.68	36.22	82	47.44	41.30	68
Earnings coverage of net loan and lease losses (X)	15.56	25.70	53	-106.94	17.23	3	38.45	22.91	81	32.59	24.40	75	166.45	21.75	95

#### Net Loan and Lease Losses By Type

Real estate loans	0.19	0.03	88	-0.01	0.01	26	0.02	0.04	50	0	0.01	50	-0.03	0.02	15
Real estate loans secured by 1-4 family	-0.05	-0.01	16	-0.03	0.01	16	-0.02	0.01	20	-0.01	0.01	33	-0.05	0.01	7
Revolving	-0.04	-0.03	29	-0.03	0	29	0.01	0.01	63	0.07	0.02	75	-0.01	0.03	25
Closed-end	-0.05	-0.01	12	-0.03	0.01	12	-0.04	0	13	-0.04	0	9	-0.08	0.01	5
Commercial real estate loans	0.25	0.05	87	0	0.01	39	0.03	0.07	46	0.01	0.01	57	-0.02	0.01	18
Construction and land development	-0.03	0	20	0	-0.01	68	0	0	49	-0.01	-0.01	34	0.02	-0.03	88
1-4 family	-0.03	0	4	0	0	60	0	0	31	0	0	85	0	-0.01	35
Other	0	0	57	0	-0.01	65	0	0	57	-0.01	-0.01	28	0.02	-0.02	89
Multifamily	0	0	54	0.04	0	98	0.01	0	88	0	0	56	0	0	58
Nonfarm nonresidential	0.38	0.07	89	-0.01	0.02	18	0.04	0.11	46	0.02	0.02	62	-0.03	0.02	9
Owner-occupied	0.12	0.01	96	0	0.01	22	0.01	0.02	56	0	0.01	26	-0.03	0.01	1
Other	0.27	0.06	87	-0.01	0.01	18	0.03	0.08	54	0.02	0.01	73	-0.01	0.01	21
Real estate loans secured by farmland	0	0	57	0	0.01	51	0.22	0.02	91	-0.01	0.01	15	0	0	19
Commercial and industrial loans	-0.03	0.20	11	0.34	0.48	55	0.19	0.47	32	0.26	0.37	45	0.08	0.31	21
Loans to individuals		1.06		0.85	1.43	39	1.08	1.13	64	0.78	1.17	46	0.73	1.16	48
Credit card loans	0.85	2.41	21	3.35	3.52	39	2.34	2.92	33	3.20	3.11	48	3.29	2.92	53
Agricultural loans	0	0.02	50	0	0.11	43	-1.03	0.19	1	0.47	0.08	87	0.34	0.15	80
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.09	37	-2.45	0.15	0	0	0.15	25	0	0.15	31	0	0.14	37

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	19,318	41,057	12,405	20,178	25,108
90+ days past due loans and leases	1,561	3,378	3,054	2,392	1,423
Nonaccrual loans and leases	35,031	40,284	32,560	37,501	14,747
Total past due and nonaccrual loans and leases	55,910	84,719	48,019	60,071	41,278
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	650	205	0	1,956
Restructured 90+ days past due	64	0	0	0	0
Restructured nonaccrual	1,214	6,636	1,220	1,496	317
Total restructured loans and leases	1,278	7,286	1,425	1,496	2,273
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,360	5,772	5,580	6,465	11,467
Other real estate owned	340	2,402	816	814	2,611
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.19	0.33	34	0.43	0.52	45	0.12	0.39	16	0.21	0.43	25	0.28	0.44	33
90+ days past due loans and leases	0.02	0.11	41	0.04	0.12	50	0.03	0.12	46	0.03	0.15	39	0.02	0.17	31
Nonaccrual loans and leases	0.35	0.65	23	0.43	0.57	36	0.32	0.66	18	0.39	0.51	38	0.17	0.54	10
90+ days past due and nonaccrual loans and leases	0.36	0.82	18	0.46	0.75	26	0.35	0.85	16	0.42	0.71	27	0.18	0.75	8
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	20	0.01	0.01	54	0	0.01	48	0	0.01	13	0.02	0.02	71
90+ days past due restructured	0	0	68	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01	0.13	13	0.07	0.14	39	0.01	0.13	14	0.02	0.14	18	0	0.16	9
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.19	0.33	34	0.43	0.52	45	0.12	0.40	16	0.21	0.43	25	0.28	0.44	33
90+ days past due assets	0.02	0.11	40	0.04	0.12	49	0.03	0.12	46	0.03	0.15	38	0.02	0.18	30
Nonaccrual assets	0.35	0.66	23	0.43	0.58	36	0.32	0.67	18	0.39	0.53	38	0.17	0.57	10
30+ days past due and nonaccrual assets	0.55	1.18	22	0.89	1.32	31	0.47	1.29	9	0.63	1.19	20	0.47	1.26	6
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.23	0.50	19	0.34	0.48	37	0.24	0.52	22	0.32	0.44	38	0.14	0.48	11
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.53	14	0.36	0.51	35	0.24	0.55	18	0.32	0.48	34	0.16	0.52	10
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.26	0.58	17	0.38	0.57	27	0.26	0.60	19	0.36	0.53	30	0.26	0.60	18
Allowance for loan and lease losses	26.78	69.27	12	37.63	74.58	17	23.41	66.66	9	44.53	115.41	12	31.90	118.28	7
Equity capital + allowance for loan and lease losses	2.35	5.03	20	2.84	4.68	26	2.14	4.97	17	2.64	4.28	30	1.95	4.79	16
Tier 1 capital + allowance for loan and lease losses	2.76	5.96	17	3.49	5.89	22	2.54	6.05	17	3.24	5.65	25	2.37	6.16	16
Loans and leases + other real estate owned	0.41	0.97	14	0.52	0.91	20	0.39	0.97	13	0.47	0.85	20	0.35	0.96	10

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.25	0.31	48	0.41	0.48	46	0.09	0.39	14	0.21	0.38	28	0.26	0.42	32
90+ days past due .....	0.02	0.13	49	0.04	0.12	57	0.03	0.16	53	0.03	0.16	47	0.02	0.22	41
Nonaccrual .....	0.43	0.76	32	0.21	0.54	20	0.38	0.76	25	0.19	0.46	24	0.15	0.57	15
Commercial and industrial															
30–89 days past due .....	0.04	0.22	19	0.49	0.36	73	0.20	0.23	59	0.23	0.31	47	0.38	0.30	70
90+ days past due .....	0	0.02	44	0.01	0.03	47	0.05	0.03	73	0.03	0.05	58	0	0.05	23
Nonaccrual .....	0.11	0.69	10	1.70	0.90	85	0.15	0.75	13	1.63	0.83	85	0.23	0.76	20
Individuals															
30–89 days past due .....	0.18	0.53	25	0.54	0.84	32	0.49	0.83	31	0.32	0.83	25	0.61	0.84	34
90+ days past due .....	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0.02	0.16	41
Nonaccrual .....	0.01	0.22	26	0.07	0.19	46	0.02	0.28	26	0.08	0.17	45	0.02	0.23	22
Depository institution loans															
30–89 days past due .....		0.01			0.01			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.17	31	1.31	0.35	87	0.19	0.17	73	0.36	0.24	73	0.61	0.17	84
90+ days past due .....	0	0	44	0.27	0.02	93	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0.64	0.44	77	0.21	0.76	58	0.68	0.49	75	0.22	0.67	58	0.72	0.75	67
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.13	16	0.32	0.26	67	0.16	0.18	63	0.02	0.20	35	0	0.17	12
90+ days past due .....	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.12	0.47	14	0.83	0.73	69	0.43	0.65	39	0.36	0.67	26	0.54	0.71	46
	90+ days past due	0.12	0.28	69	0.09	0.24	66	0.14	0.33	68	0.08	0.31	57	0.07	0.46	46
	Nonaccrual	0.57	0.88	35	0.37	0.79	22	0.50	0.89	32	0.40	0.73	31	0.18	0.86	15
Revolving	30-89 days past due	0.08	0.31	24	0.13	0.50	19	0.13	0.48	19	0.19	0.45	22	0.21	0.50	24
	90+ days past due	0	0.03	32	0.06	0.03	77	0.03	0.03	74	0.06	0.05	72	0.07	0.05	67
	Nonaccrual	0.52	1.31	37	0.37	1.07	26	0.58	1.13	40	0.38	1	29	0.17	1.17	15
Closed-end	30-89 days past due	0.14	0.48	16	1.19	0.76	80	0.59	0.65	56	0.45	0.70	39	0.71	0.75	57
	90+ days past due	0.18	0.31	76	0.11	0.27	70	0.21	0.38	76	0.09	0.35	58	0.07	0.53	51
	Nonaccrual	0.60	0.85	38	0.37	0.77	27	0.45	0.87	31	0.41	0.70	34	0.19	0.84	17
Junior lien	30-89 days past due	0.02	0.01	70	0.04	0.02	75	0.02	0.02	65	0.01	0.02	42	0.06	0.03	80
	90+ days past due	0	0	35	0.01	0	89	0.06	0	98	0.01	0	85	0	0	69
	Nonaccrual	0.17	0.05	91	0.11	0.05	80	0.11	0.04	85	0.09	0.04	81	0.04	0.06	53
Commercial real estate	30-89 days past due	0.29	0.22	70	0.29	0.28	59	0.01	0.26	11	0.15	0.18	52	0.17	0.17	54
	90+ days past due	0	0.02	24	0.02	0.01	79	0	0.02	23	0.01	0.03	56	0.01	0.03	50
	Nonaccrual	0.41	0.62	41	0.18	0.32	37	0.35	0.62	38	0.14	0.23	38	0.14	0.28	32
Construction and development	30-89 days past due	0.01	0.22	32	1.12	0.32	90	0.03	0.28	32	0.37	0.28	71	0.57	0.21	84
	90+ days past due	0	0.01	35	0.11	0.01	94	0	0.01	35	0.03	0.02	74	0	0.02	31
	Nonaccrual	0.07	0.50	44	0.11	0.24	49	0.07	0.41	41	0.15	0.20	65	0.27	0.19	72
1-4 family	30-89 days past due	0.01	0.03	65	0.06	0.06	68	0.03	0.03	67	0.26	0.06	89	0.50	0.06	96
	90+ days past due	0	0	44	0	0	41	0	0	42	0.03	0	89	0	0	43
	Nonaccrual	0.05	0.02	82	0.10	0.03	86	0.03	0.03	71	0.12	0.02	90	0.08	0.02	83
Other	30-89 days past due	0	0.16	17	1.07	0.24	90	0	0.22	13	0.11	0.20	59	0.07	0.13	51
	90+ days past due	0	0	38	0.11	0.01	95	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.43	34	0.01	0.18	34	0.05	0.35	43	0.04	0.17	42	0.20	0.15	70
Multifamily	30-89 days past due	0.07	0.08	71	0.04	0.10	58	0	0.09	22	0.05	0.08	65	0.06	0.10	62
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0.08	0.06	70	0	0.11	20	0.01	0.05	47	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.41	0.20	80	0.07	0.27	20	0.01	0.23	16	0.09	0.14	42	0.05	0.17	20
	90+ days past due	0	0.02	27	0	0.02	55	0	0.02	26	0.01	0.03	57	0.01	0.03	57
	Nonaccrual	0.58	0.78	51	0.21	0.37	36	0.50	0.80	44	0.15	0.28	35	0.11	0.30	27
Owner Occupied	30-89 days past due	0.41	0.06	96	0.05	0.11	31	0.01	0.07	24	0.02	0.07	26	0.04	0.09	29
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0.01	0.01	68	0.01	0.01	67
	Nonaccrual	0.25	0.32	46	0.11	0.20	38	0.27	0.27	52	0.11	0.16	45	0.08	0.17	34
Other	30-89 days past due	0	0.12	16	0.02	0.14	22	0	0.14	11	0.07	0.07	62	0.02	0.07	35
	90+ days past due	0	0.01	34	0	0.01	71	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.33	0.40	54	0.10	0.16	47	0.23	0.44	43	0.05	0.10	43	0.04	0.13	35
Farmland	30-89 days past due	0	0.13	30	0.30	0.32	64	0.02	0.11	62	0.77	0.23	86	0.30	0.25	71
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.39	1.14	52	0.07	1.10	41	0.39	1.13	49	0.14	0.84	45	0.14	1.23	43
Credit card	30-89 days past due	0.47	0.75	24	0.66	1.31	18	0.34	0.95	22	0.55	1.19	17	1.55	1.22	71
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0.02	0.73	26
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,326,269	1,343,699	1,349,879	1,373,940	1,337,436
Retained earnings	303,250	193,641	274,094	186,838	134,055
Accumulated other comprehensive income (AOCI)	12,966	80,079	69,069	33,256	7,104
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,642,485	1,617,419	1,693,042	1,594,034	1,478,595
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	414,061	405,034	395,737	421,070	404,336
Accumulated other comprehensive income-related adjustments	-5,428	48,421	50,467	16,425	-9,270
Other deductions from common equity tier 1 capital	18,394	31,658	18,602	16,831	16,374
Subtotal:	1,215,458	1,132,306	1,228,236	1,139,708	1,067,155
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,215,458	1,132,306	1,228,236	1,139,708	1,067,155
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	143,500	143,500	143,500	143,500	136,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	143,500	143,500	143,500	143,500	136,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	143,500	143,500	143,500	143,500	136,000
<b>Tier 1 Capital</b>	1,358,958	1,275,806	1,371,736	1,283,208	1,203,155
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	100,000	0	100,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	135,582	121,396	136,651	103,275	99,084
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	235,582	121,396	236,651	103,275	99,084
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	235,582	121,396	236,651	103,275	99,084
Exited advanced approach tier 2 capital					
Total capital	1,594,540	1,397,202	1,608,387	1,386,483	1,302,239
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	15,349,909	12,608,127	14,829,014	12,407,516	11,355,536
Less: Deductions from common equity tier 1 capital	414,061	405,034	395,737	421,070	404,336
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,935,848	12,203,093	14,433,277	11,986,446	10,951,200
Total risk-weighted assets	10,841,148	10,762,229	10,918,399	10,719,328	9,925,896
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.21	12.54	33	10.52	11.59	30	11.25	12.35	35	10.63	12.11	28	10.75	12.09	34
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.54	13.31	43	11.85	12.25	46	12.56	13.08	49	11.97	12.78	40	12.12	12.85	42
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.71	15.37	47	12.98	14.01	37	14.73	15.23	49	12.93	14.36	28	13.12	14.45	32
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.10	9.15	50	10.45	9.43	79	9.50	9.13	66	10.71	9.76	76	10.99	9.71	85
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	191,388	193,140	191,830	192,088	177,467	-0.91	21.96

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86	
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.63	11	54	13.73	11.59	58	12.46	11.03	53	13.88	11.51	58	13.66	10.22	61
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	778	2,328	3,289	2,508	2,658
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	778	2,328	3,289	2,508	2,658
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets	-66.58	-2.56	10	-27.16	7.32	12	31.14	2.04	81	-5.64	12.40	40	273.84	3.24	97
Deposits		2.95			13.75			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	20,763	52,534	87,724	119,233	72,469	-60.48	79.55
Dividends .....	20,733	52,506	87,612	119,135	72,420	-60.51	79.79
Interest .....	30	28	112	98	49	7.14	-6.25
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	26	44	136	198	184	-40.91	-10.34
Dividends .....	26	44	136	198	184	-40.91	-10.34
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	20,789	52,578	87,860	119,431	72,653	-60.46	79.32
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	153	24	62	33	56	537.50	
Total operating income .....	20,942	52,602	87,922	119,464	72,709	-60.19	86.88
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		-100.00
Interest expense .....	1,339	0	2,674	0	0		
Other expenses .....	1,815	2,447	8,060	10,619	10,897	-25.83	105.08
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,154	2,447	10,734	10,619	10,897	28.89	145.07
Income (loss) before taxes .....	17,788	50,155	77,188	108,845	61,812	-64.53	79.33
Applicable income taxes (credit) .....	-734	203	-2,339	-2,299	-2,284		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	18,522	49,952	79,527	111,144	64,096	-62.92	82.05
Equity in undistributed income of subsidiaries .....	28,333	-33,070	36,401	35,134	72,419		272.80
Bank subsidiaries .....	28,333	-33,070	36,401	35,134	72,419		272.80
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	46,855	16,882	115,928	146,278	136,515	177.54	163.62
<b>Memoranda</b>							
Bank net income .....	49,066	19,436	124,013	154,269	144,839	152.45	156.46
Nonbank net income .....	26	44	136	198	184	-40.91	-10.34
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	1,723,579	93.31	1,684,131	97.52	1,751,141	92.65	1,709,124	1,560,085	2.34	27.91
Common and preferred stock	1,723,579	93.31	1,679,625	97.26	1,751,141	92.65	1,691,907	1,540,251	2.62	29.05
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	4,506	0.26	0	0	17,217	19,834	-100.00	-100.00
Investment in nonbank subsidiaries	4,444	0.24	4,444	0.26	4,444	0.24	4,444	4,212	0.00	5.51
Common and preferred stock	4,444	0.24	4,444	0.26	4,444	0.24	4,444	4,212	0.00	5.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	113,177	6.13	36,221	2.10	131,594	6.96	54,257	38,029	212.46	71.10
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	5,975	0.32	2,082	0.12	2,852	0.15	2,254	5,433	186.98	-8.78
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,847,175	100.00	1,726,878	100.00	1,890,031	100.00	1,770,079	1,607,759	6.97	29.68
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	98,290	5.32	0	0	98,201	5.20	0	0		
Other liabilities	12,820	0.69	25,383	1.47	8,592	0.45	56,741	15,073	-49.49	12.82
Balance due to subsidiaries and related institutions	117,248	6.35	99,795	5.78	116,974	6.19	119,304	114,091	17.49	26.24
Total liabilities	228,358	12.36	125,178	7.25	223,767	11.84	176,045	129,164	82.43	119.07
Equity Capital	1,618,817	87.64	1,601,700	92.75	1,666,264	88.16	1,594,034	1,478,595	1.07	22.62
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	349	0.02	351	0.02	351	0.02	357	352	-0.57	2.35
Common surplus	1,325,920	71.78	1,343,348	77.79	1,349,528	71.40	1,373,583	1,337,084	-1.30	5.09
Retained earnings	279,582	15.14	177,922	10.30	247,316	13.09	186,838	134,055	57.14	456.60
Accumulated other comprehensive income	12,966	0.70	80,079	4.64	69,069	3.65	33,256	7,104	-83.81	64.65
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,847,175	100.00	1,726,878	100.00	1,890,031	100.00	1,770,079	1,607,759	6.97	29.68
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	117,248	6.35	99,795	5.78	116,974	6.19	119,304	114,091	17.49	26.24
Notes payable to subsidiaries that issued TPS	143,500	7.77	143,500	8.31	143,500	7.59	143,500	136,000	0.00	5.51
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	11.38	12.54	47	4.21	3.93	46	7.14	7.29	46	9.50	9.68	47	10.45	10.40	50
Bank net income / Average equity investment in banks.....	11.30	12.55	45	4.61	4.73	43	7.25	7.45	42	9.68	10.51	49	10.57	11.19	51
Nonbank net income / Average equity investment in nonbanks.....	2.34	12.53	34	3.96	5.73	60	3.06	9.75	42	4.65	7.89	49	4.37	7.10	45
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	104.72	95.97	78	115.13	95.67	74	106.97	88.16	69	105.46	82.22	69	106.10	82.56	72
Nonbank net income / Parent net income.....	0.06	2.83	39	0.26	5.47	45	0.12	3.59	37	0.14	5.93	33	0.13	3.78	39
Subsidiary holding companies' net income / Parent net income.....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital.....	14.11	17.74	52	7.82	19.50	33	13.43	20.06	49	11.04	20.43	50	8.74	20.88	37
Total debt / Equity capital.....	6.07	11.90	41	0	13.54	13	5.89	14.41	40	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital.....	14.94	14.30	64	8.96	15.86	47	14.51	16.67	59	9	16.36	48	9.20	17.10	47
Total debt + Loans guaranteed for affiliate / Equity capital.....	6.07	12.02	41	0	13.93	13	5.89	14.68	39	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value.....	6.07	12	41	0	13.68	13	5.89	14.52	40	0	14.51	13	0	14.81	15
Long-term debt / Equity capital.....	6.07	11.33	43	0	12.46	14	5.89	13.56	40	0	13.04	13	0	13.37	15
Short-term debt / Equity capital.....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	45.60	35.48	54	0	27.67	13	37.03	34.67	51	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	106.75	102.85	73	105.14	103.91	60	105.36	102.81	68	106.42	103.22	71	104.45	103.10	57
Total investment in subs / Equity capital.....	106.75	108.21	61	105.42	111.18	50	105.36	110.16	53	107.50	111.07	61	105.80	112.48	50
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.58	0.22	75	1.22	1.22	66	0.77	0.47	66	0.70	0.36	69	0.48	0.35	59
Equity investment in subs – equity cap / Net income-div (X).....	0.85	0.74	64	8.96	2.81	90	1.25	1.82	48	1.94	1.22	78	0.92	1.22	52
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	122.17	111.20	61	307.69	154.20	85	164.20	136.59	71	116.95	177.68	29	99.08	162.34	21
Cash from ops + noncash items + op expense / Op expense + dividend.....	163.64	98.58	77	126.61	176.81	42	112	147.24	37	207.44	190.27	63	89.25	174.91	13
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	-3.94	85.35	17	65.94	90.08	35	173.79	134.08	76	124.33	116.34	62	90.23	103.19	31
Pretax operating income + interest expense / Interest expense.....	1,428.45	1,142.88	67		2,355.68		2,986.61	2,016.32	83		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	905.62	1,357.31	54	3,495.73	1,688.78	80	1,171.46	1,539.23	61	1,755.69	1,632.83	65	1,107.37	1,369.37	54
Dividends + interest from subsidiaries / Interest expense + dividends.....	130.52	117.86	62	360.54	186.57	84	187.30	150.43	72	127.74	210.80	27	112.13	188.90	24
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	6.03	3.97	66	0.89	2.60	47	2.99	3.85	51	-0.47	2.64	19	1.71	2.61	49
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total.....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	78.77	74.87	55	29.19	61.08	29	55.62	81.10	35	84.12	57.84	76	101.08	57.26	86
Dividends declared / Net income .....	31.14	23.13	61	86.38	81.32	68	38.16	42.29	45	63.92	33.08	93	47.46	27.33	87
Net income – dividends / Average equity.....	7.84	9.52	40	0.57	0.55	41	4.41	4.14	51	3.43	6.46	15	5.49	7.33	25
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	142.11	101.14	66	360.05	182.33	78	198.06	132.17	71	127.42	178.13	38	111.77	157.73	33
Dividends from nonbank subsidiaries .....	0.18	3.28	76	0.30	2.35	78	0.31	3.41	62	0.21	7.53	47	0.28	7.13	58
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	142.29	128.99	57	360.35	229.19	76	198.37	174.85	66	127.64	260.40	25	112.06	215.26	18
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	42.26	30.63	64	270.15	123.04	86	70.65	60.28	60	77.23	66.55	61	50	60.71	41
Interest income from bank subsidiaries.....	0.06	0.12	71	0.14	0.70	63	0.09	0.36	62	0.06	0.54	57	0.03	0.52	52
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	42.32	33.49	60	270.29	148.03	84	70.74	62.88	56	77.29	69.36	56	50.03	63.43	39
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	47.24	78	100	39.62	81	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	69.48	74	100	76.32	68	100	79.84	64	100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99	58.57	72	99.82	62.43	75	99.65	69.76	81	99.72	67.32	86	99.60	65.18	81
Interest income from bank subsidiaries.....	0.14	0.72	64	0.05	2.52	52	0.13	0.63	59	0.08	0.80	53	0.07	0.92	54
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.15	71.70	61	99.87	76.26	65	99.77	82.20	74	99.81	78.80	81	99.67	74.20	73
Dividends from nonbank subsidiaries .....	0.12	5.32	72	0.08	2.51	75	0.15	1.95	60	0.17	2.65	52	0.25	2.57	59
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.12	10.59	57	0.08	9.13	53	0.15	4.70	48	0.17	7.29	38	0.25	7.64	44
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	119.29	29.59	91		30.31			119.12	27.08	92				26.53	